

ABSTRACT

An electronic commerce card together with methods for using and distributing commerce cards are provided. A fixed non-renewable amount of currency associated with a remote account is provided, and it is operable to be debited and transferred to a second remote account. Further, a unique identification key operable to identify the remote account and be used to electronically purchase goods and services is provided. Moreover, a method of distributing electronic commerce cards is provided where a key is associated with a fixed non-renewable amount of currency. Furthermore, the key is provided to a merchant and distributed to a consumer. Also, a method of using electronic commerce cards is provided wherein a key is acquired and associated with a fixed non-renewable amount of currency, and the key is used to purchase goods or services.

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